



Milwaukee Shines Solar Financing

Installer Program Manual



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INTRODUCTION

The purpose of the Homeowner Program Manual is to walk solar installers through the *Milwaukee Shines Solar Financing* program, and to provide you resources to help potential customers add solar to their homes.

The program provides a creative, low-interest financing solution for Milwaukee homeowners interested in investing in solar energy. *Milwaukee Shines*, Milwaukee's solar program, has identified, through surveys of installers and residents, that one barrier to residential solar installations is the ability to secure affordable financing.

The City has partnered with Summit Credit Union to offer low-interest solar loans. Summit will offer up to \$2 million in solar loans. The program is kicking off with an "Early-Bird" solar incentive for the first 20 participants in the program. *Milwaukee Shines* is contributing \$120,000 to this partnership, which comes from a start-up donation from We Energies to support the City's solar program.

The solar financing program was sponsored by Alderman Tony Zielinski, passed by Common Council on July 6, 2011, and signed into law on July 11, 2011 by Mayor Tom Barrett. The history of the legislation can be found here: <http://j.mp/solarloanlegislativehistory>

Milwaukee Shines is also supported by the U.S. Department of Energy *Solar America Cities* program and local partner support. Visit <http://www.solaramericacities.energy.gov/> for details on this national program, which features 25 cities. For more information on the *Milwaukee Shines* program and how the City of Milwaukee is working to create a solar sustainable economy visit www.MilwaukeeShines.com.

Milwaukee Shines Solar Program
Office of Environmental Sustainability
City of Milwaukee
414-286-5593
aheart@milwaukee.gov
www.MilwaukeeShines.com

GENERAL PROGRAM INFORMATION

SOLAR LOANS

Program Size: Up to \$2 million is available for solar energy installation loans

Eligible Participants: City of Milwaukee owner-occupied residential applicants (1-3 units)

Loan Size: Up to \$20,000

Interest Rate: Low-Interest Fixed Rate (as low as prime + 1.50%, up to prime + 2.25%)

Terms: Up to 15 years. No penalties for pre-payments, no fees, no down payments

Eligible Projects: Solar electric systems (up to 6kW) or solar hot water systems (1-8 panels). Projects must be installed by a Focus on Energy Residential Delivery Ally solar installer.

Eligible Expenses: All equipment, labor, permits, and interconnection fees. Structural re-enforcement and re-roofing expenses are eligible, if part of solar project.

Application: Application can be found at <http://city.milwaukee.gov/SolarLoans>

EARLY-BIRD SOLAR INCENTIVE

We are offering the first 20 participants in the solar financing program a solar cash-back reward!

Amount: \$1,000 per approved solar installation

Number: 20 cash-back rewards will be offered on a first come, first serve basis.

Eligibility: Must have an approved application to *Milwaukee Shines*, have a completed project and a copy of check from Summit Credit Union to your installer. You have six (6) months to complete your solar project after receiving approval on application.

Application: Application can be found at <http://city.milwaukee.gov/SolarLoans>

INSTALLER REQUIREMENTS

QUALIFICATIONS

- Eligible solar electric and solar hot water installers must be listed as a Focus on Energy Residential Delivery Ally. The list of approved installers is found at www.finditwithfocus.com
 - To find out how to get on the list, visit:
<http://www.focusonenergy.com/Renewable/Partners/Default.aspx>
- Installers should be bonded and insured.
- Contractors performing work in the City of Milwaukee must meet both state and local contractor credential and permitting requirements.
 - The City of Milwaukee requires a license for any home improvement contractor. This includes, but is not limited to, roofing, walls, siding, windows, doors, floors, HVAC, electrical, plumbing, concrete, painting and sheet metal. ***Licensed master plumbers licensed under the statutes of Wisconsin and licensed electrical contractors licensed by the city need not obtain home improvement contractors' and salespersons' license, but shall comply with all other ordinance provisions.*** Information on city licensing requirements can be found at: www.city.milwaukee.gov/LicensesPermits#eh

ELIGIBLE COSTS

- Eligible expenses include: all equipment, labor, and permits (electrical, plumbing, building) directly related to the installation of solar electric or solar hot water systems. Structural reinforcement and re-roofing expenses are eligible if it is combined with a solar project. *Note: Summit Credit Union will only issue one payment check for the loan, so installer will need to handle sub-contract work for the customer.*

PERMITS

- Permits are required for solar installations on single-family homes. Depending on the installation, required permits may include: electrical, plumbing, and Uniform Dwelling Code building permit for any structural alterations, such as the roof top installation of solar panels.
 - NOTE: In accordance with the Wisconsin Department of Commerce credential requirements, any business performing work on a 1 or 2 family dwelling that requires a Uniform Dwelling Code building permit and is the responsible party for obtaining the permit, is required to have a dwelling contractor certification and employ someone who holds a dwelling contractor qualifier certification. Information regarding Wisconsin Department of Commerce Certification, Registration and License requirements can be found at: commerce.state.wi.us/sb/SB-DivCreds.html.

- Before any work can commence, all related permits must be issued (i.e. construction, electrical, plumbing, HVAC).
 - On the City's website there is guidance for solar hot water/plumbing Installers.
www.city.milwaukee.gov/FORMS3705.htm#PlumbingBond
 - Licensed electricians in Milwaukee must have the state certification, pay a fee and provide proof of insurance - but no additional testing is required.
- **For Building Alteration Permit Provide:**
 - Section of the existing roof showing the attachment and existing structure (including rafter size, spacing, span, grade and species of lumber, etc.)
 - Catalog cut sheets of the solar device and the weight of the system
 - Structural calculations that demonstrate that the structure is capable of supporting the additional weight imposed by the new equipment.
- **For Homes with Local Historic Designation Provide:**
 - Certificate of Appropriateness (COA)
 - The Milwaukee Historic Preservation Commission (HPC) is responsible for designating historic landmarks and historic districts and for approving applications for permission to alter historic buildings. No changes which require a building permit may be made to the exterior unless the owner first obtains a Certificate of Appropriateness from the Historic Preservation Commission. If you think you may have a project in a historic district, contact the HPC office at (414) 286-5712.
- **For Plan Review:**
 - Installers will should permit application and plan materials to the Development Center. Applications can be mailed or contractors may contact a plan examiner at (414) 286-8210 to make an appointment.
- Upon successful completion of installation, Installer is responsible for contacting the City of Milwaukee to arrange for inspections.

STEP-BY-STEP GUIDE: FOR APPLICANT

RESEARCH AND PREPARE.

1. Solar Site Assessment (recommended)

We recommend you get a solar site assessment from an MREA Certified Site Assessor. They can help determine what technology is best suited for your home and your price range (solar electric or solar hot water). There is a fee for the site assessment, so get a few bids before you decide on a site assessor. Find a site assessor at www.mreacsa.org. Get more information on how to select a site assessor or what a site assessment can do for you on our “Find a Site Assessor” page: <http://city.milwaukee.gov/SelectSiteAssessor.htm>

2. Energy Efficiency Upgrades (recommended)

If you make your home more energy efficient before your solar installation, you can maximize your WI Focus on Energy solar incentives. Details on our unique Milwaukee energy efficiency program, Me², can be found here: www.smartenergypays.com

3. Get Bids on Your Solar Installation

We recommend you get 2-3 bids from solar installers before you make your selection. To qualify for the *Milwaukee Shines Solar Financing* program, the solar installer must be a registered “Focus on Energy Residential Delivery Ally.” A complete list of eligible residential system installers can be found at www.finditwithfocus.com. Simply select that you are looking for a provider for your “home” in “Milwaukee County.” Then choose what technology you are looking for: solar electric or solar hot water. A list of approved installers will appear. *Be informed*: For tips on how to choose an installer visit: <http://city.milwaukee.gov/milwaukeeeshines/SelectInstaller.htm>

APPLY FOR SOLAR LOAN. GET APPROVED.

4. Apply for Solar Loan with Summit Credit Union

Apply and receive pre-approval of a *Milwaukee Shines Solar Loan*. It is recommended that you apply for the full \$20,000. To apply for the loan, complete the online application <http://j.mp/SummitSolarLoans>, apply by phone at 800-236-5560, or apply in person at a Summit Credit Union branch. Milwaukee area branch locations can be found on Page 8 of this manual, or online at <http://j.mp/SummitMkeBranches>

5. Loan Decision Notification

In most instances the borrower will receive a decision on the loan request at the time they are meeting with the Summit Loan Officer. If you apply online, you may receive an immediate decision upon submission, or will be contacted by the Summit Loan Officer the same day, during normal business hours. If approved, a pre-approval letter itemizing the conditions of the loan approval will be issued to the borrower.

It is suggested that once you have written bid(s) from installers, you share that information with your Summit Loan Officer. This will ensure that you are approved for the appropriate loan amount to cover all costs before starting the project.

APPLY FOR MILWAUKEE SHINES FINANCING PROGRAM. GET APPROVED.

- 6. Apply for Milwaukee Shines Solar Financing & Early-Bird Incentive** Complete the *Milwaukee Shines Solar Financing* Application found here: <http://city.milwaukee.gov/SolarLoans>. When you apply, you must provide the name of the installer you would like to select. *Milwaukee Shines* will verify that this is an eligible installer, so you will qualify for potential incentives. The first twenty participants in the program will receive a \$1,000 incentive to reduce the up-front cost of your solar project. This incentive will be sent directly to the installer, and should be reflected in their bid and final billing. Installer will be required to provide a copy of the final disbursement check from Summit Credit Union to receive payment. *You have 6 months to utilize this \$1,000 early-bird incentive, after you receive approval on your application.* You must have a completed project and disbursed loan within 6 months of receiving your approval letter. *You must receive a letter of approval from Milwaukee Shines before you contract with an installer, move forward with installation, close on your loan, or qualify for the \$1,000 cash-back incentive.*

MOVE FORWARD WITH YOUR SOLAR PROJECT.

7. Select Solar Installer

Once you have an approved application, you can contract with your selected solar installer. Work with your installer to ensure that you will receive all the appropriate incentives, and that they provide the necessary paperwork to close on loan. Your installer will provide you with information on other incentives available for your solar project including a 30% federal tax credit and Wisconsin Focus on Energy incentives. For details on current incentive programs: <http://city.milwaukee.gov/milwaukeeeshines/Incentives.htm>.

8. Gather Documents For Closing

Once the solar installation is complete, you need to submit necessary paperwork to Summit Credit Union to your Summit Loan Officer to close on the loan. You need to provide the following:

- Copy of *Milwaukee Shines Solar Financing* Approval Letter (from *Milwaukee Shines*)
- Copy of final city inspection (obtained from your installer)
- Copy of We Energies interconnection agreement (obtained from your installer)
- Copy of final invoice for your solar project (obtained from your installer)

To expedite the closing process, it is preferred that this documentation outlined above is scanned and emailed to consumerloanprocessing@summitcreditunion.com or faxed to 608-661-3443. We

understand this may not be possible in all circumstances and if that is the case, please provide documentation to your Summit Loan Officer

9. Close on Your Loan

The loan closing will be scheduled with you, once Summit has received the documentation outlined above. The closing will take place at the Summit branch that is the most convenient for you. Summit will disburse the loan proceeds payable directly to the installer by check. The check will be mailed to the address provided on the final invoice for the project. If the installer has an account with Summit, the funds can be deposited to their account they designate.

ENJOY YOUR NEW SOLAR INSTALLATION!

Enjoy your new solar installation. We encourage you to share your experience with others. Let us know if you would like to be part of the annual Milwaukee Solar Tour and the larger Wisconsin Solar Tour. Visit the Wisconsin Solar Tour website: www.midwestrenew.org/solartour.

INSTALLER FREQUENTLY ASKED QUESTIONS

Question: Who do I contact if I have a question?

Answer: Amy Heart, Milwaukee Solar Program Manager at aheart@milwaukee.gov or 414-286-5593. All documents are posted online at www.MilwaukeeShines.com

Question: Do I have to be a City of Milwaukee Installer to participate?

Answer: No.

Question: Is there a requirement for an installer to participate?

Answer: Yes. For your customer to be eligible for a solar loan from Summit Credit Union, or to qualify for the \$1,000 early-bird incentive, you must be a Focus on Energy Residential Delivery Ally. Once you are on the list, you will be listed online through www.finditwithfocus.com for home services. To get on the list, visit their website: <http://www.focusonenergy.com/Renewable/Partners/Default.aspx>

Question: Do I have to be NABCEP licensed?

Answer: No.

Question: When do I receive payment for the installation from Summit Credit Union?

Answer: Once the installation is complete, your customer can close on their loan from Summit Credit Union. To receive your check from Summit, you must provide the following documents:

- Copy of *Milwaukee Shines Solar Financing* Approval Letter (from *Milwaukee Shines*)
- Copy of final city inspection (obtained from your installer)
- Copy of We Energies interconnection agreement (obtained from your installer)
- Copy of final invoice for your solar project (obtained from your installer)

Question: When do I receive payment for the \$1,000 early-bird solar incentive?

Answer: You will receive the \$1,000 early-bird incentive check from the City of Milwaukee's *Milwaukee Shines* office. Once you have a check from Summit Credit Union, submit a copy along with a W9 form to aheart@milwaukee.gov. Your payment will be processed within 30 days.

Question: I am an installer who also wants to be a loan applicant – can I apply?

Answer: Yes, as long as you meet the residency requirements.

Question: Is this program targeted to particular neighborhoods?

Answer: No. The program is open to residents of the City of Milwaukee, who live in own, and occupy, a home of 1-3 units. The early-bird incentive is available on a first come, first served basis.

Question: Is a site assessment required?

Answer: No, but we recommend applicants to obtain a site assessment.

Question: Does a home have to qualify for the Focus on Energy “Energy Efficiency First” incentives to be eligible for this loan program?

Answer: No. We encourage homeowners to pursue energy efficiency measures first – not only to make their home efficient, but also increase their incentives. Please encourage your customers to take advantage of the unique Milwaukee energy efficiency program, Me2. Get details at www.smartenergypays.com

RESOURCES FOR INSTALLERS

Milwaukee Shines: www.MilwaukeeShines.com

Focus on Energy: www.focusonenergy.com

We Energies: www.we-energies.com

Midwest Renewable Energy Association: www.midwestrenew.org

City of Milwaukee Permitting Department:

PV: www.ci.mil.wi.us/Electrical
www.mkedcd.org/build/pdfs/EAppElect.pdf

SHW: www.ci.mil.wi.us/DNSplumbing

City of Milwaukee Treasurers FAQs: www.city.milwaukee.gov/FrequentlyAskedQuest1999.htm

CONTACT INFORMATION

Milwaukee Shines

City of Milwaukee's Solar Program
www.MilwaukeeShines.com

Amy Heart, Solar Program Manager
414-286-5593
aheart@milwaukee.gov

Summit Credit Union

www.summitcreditunion.com
1-800-236-5560

Milwaukee Branches

Brown Deer Road Branch

6914 W. Brown Deer Road
Milwaukee, WI 53223

Greenfield Avenue Branch

10015 W Greenfield Avenue
Milwaukee, WI 53214

West Milwaukee, Journal Branch

2159 Miller Park Way
West Milwaukee, WI 53219

ACKNOWLEDGEMENTS

The *Milwaukee Shines Solar Financing* program was initiated and designed by the City of Milwaukee's solar program, *Milwaukee Shines* through the Office of Environmental Sustainability. On behalf of the Office of Environmental Sustainability, we would like to thank Mayor Tom Barrett for his leadership on increasing investment in clean energy and creating green jobs for the community. We would also like to thank our Milwaukee Common Council sponsor, Alderman Tony Zielinski, as well as all Common Council members for their continued support to increase in the interest and investment in solar energy. Their determination in making clean energy accessible through this innovative financing program is key to creating a sustainable solar economy and a cleaner environment.

Additionally, we would like to thank our local partners and the U.S. Department of Energy *Solar America Cities* program for their generous funding and technical assistance to the program. We Energies' contribution helped to make this program a reality. We are appreciative that Summit Credit Union expressed interest in partnering for this innovative project, and is dedicated to moving forward to offer low-interest solar loans for our community.

Thank you to the professionals - the area installers, site assessors, and industry supporters - who have invested in this community and are leading the way to a sustainable solar economy. You are an integral part of our office's goal to create and promote a citywide vision for making Milwaukee a more economic, environmental and socially sustainable place to call home.

Thank you!

Matt Howard
Director
Office of Environmental Sustainability
City of Milwaukee
www.milwaukee.gov/sustainability

Amy Heart
Milwaukee Solar Program Manager
Office of Environmental Sustainability
City of Milwaukee
www.MilwaukeeShines.com